

FILED

1 MIGUEL MARTINEZ  
2 1002 EAST AVENUE  
3 APT # J 7  
4 LANCASTER, CA 93535-6808  
5 PH# 661 917 3707  
6 Justmigu82@gmail.com  
7

2018 AUG 27 PM 3: 58

CLERK U.S. DISTRICT COURT  
CENTRAL DIST. OF CALIF.  
LOS ANGELES

BY: sl

8 UNITED STATES DISTRICT COURT  
9 CENTRAL DISTRICT OF CALIFORNIA, WESTERN DIVISION  
10

11 MIGUEL MARTINEZ  
12 Plaintiff,  
13  
14 vs.  
15 CREDIT ONE BANK  
16 Defendant.  
17

LA CV18-7497-DMG(AGR<sub>x</sub>)  
CASE NO.

FAIR DEBT COLLECTIONS  
FAIR CREDIT  
REPORTING ACT  
ROSENTHAL ACT

18  
19 I. COMPLAINT  
20 INTRODUCTION

21 1. This is an action for damages brought by an individual consumer against  
22 Defendants for violations of the Fair Debt Collection Practices Act, 15 U.S.C. §  
23 1692, et seq. Fair Credit Reporting Act , 15 U.S.C. § 1681 et seq. The California  
24 Rosenthal Act, Civil Code § 2932.5, § 2923.5 & 1785.25 et seq mirrors (FDCPA).  
25  
26 The Fair Debt Collection Practices Act and Fair Credit Reporting Act , 15  
27 U.S.C. § 1681 s-2 both of which prohibit debt collectors from engaging in false  
28

1 or misleading representation

2  
3 **II. JURISDICTION AND VENUE**

4 2. This Court has jurisdiction under: 15 U.S.C. sec. 1692 k (d), 28 U.S.C.  
5 sec. 1331, and 28 U.S.C. sec. 1337. Supplemental jurisdiction exist for the state  
6 law claims pursuant to 28 U.S.C. § 1367. Venue is proper pursuant to: 28 U.S.C.  
7 § 1391(b) where that the defendant transact business here and the conduct  
8  
9 complained of occurred here.  
10

11  
12 **III. PARTIES**

13 3. Plaintiff(s) Miguel Martinez a natural person resided at California.  
14  
15 Plaintiff(s) is a consumer within the meaning of 15 U.S.C. sec. 1692 a (3), 15  
16 U.S.C. § 1681 a (c).  
17

18 4. Defendant: CREDIT ONE BANK. doing business in  
19 CALIFORNIA, operating from an address: P.O. Box 98872 LAS VEGAS, NV  
20 89193-8872  
21

22 5. Defendant regularly engaged as furnishers of consumer Transunion,  
23 Experian, Equifax credit file. Defendant regularly attempt to collect consumer  
24 debt alleged to be due to another. 15 USC 1662e] (8) Communicating or  
25 threatening to communicate to any person credit information which is known  
26 or which should be known to be false, including the failure to communicate  
27 that a disputed debt is disputed.  
28

1           7. Defendant are all entities or individuals who contributed to or  
2 participated in, or authorized the acts or conspired with the name Defendants to  
3 commit the acts and do the things complained of which caused the injuries and  
4 damages to Plaintiff as set forth below. Each of the parties, named and fictitious,  
5 acted as principal and agent each of the other, and combined and concurred  
6 each with the other in committing the acts that injured the Plaintiff.  
7

8  
9  
10           8. Plaintiff is a “consumer” as defined by the Rosenthal Act, California Civil  
11 Code 1788.2(h).  
12

#### 13                           IV.     STATEMENT OF FACTS

14           9. Comes now Miguel Martinez who does herby file complaint for violation  
15 of damages under (FDCPA) 807 (8) 15 U.S.C sec. 1692 et seq. (FCRA) 623  
16 (a)(3) § 623; and the California Rosenthal Act Civil Codes sec. 1785.25(a) et seq.  
17  
18

19           10. This matter arise from a credit report provided to the plaintiff Martinez,  
20 revealing the defendant, Credit One Bank disputed charged off illegitimate  
21 charges. Plaintiff has a closed, # 444796223314... upon his credit  
22 profile that reads as negative accounts.  
23

24           11. Beginning around July, 2013, an imposter, using Plaintiff name  
25 and his previous address on 44135 Coral Drive Lancaster, California  
26 submitted a loan application to Credit One Bank.  
27  
28

1 12. Credit One Bank granted the imposter's application and approved the  
2 credit loan # 444796223314... in Plaintiff's name.

3  
4 13. In April, 2018. Credit One Bank discovered the fraud, closed and charged  
5 off the account # 444796223314...

6  
7 14. Around, 6/2018. Plaintiff credit profile reads charged off amounts and  
8 the account closed... The Credit One Bank defendant continues to misrepresent  
9 an outstanding credit loan that the plaintiff never got. Still, after the debt was  
10 disputed/ charged off the credit reporting agency reported the status of the  
11 account as being a bad or adverse debt with a zero balance.  
12  
13

14  
15 15. On January 13, 2018. Plaintiff inquired for a home loan through Guidance  
16 Residential along which required income, employment, and financial position  
17 determined to be evaluated with Plaintiff credit history to qualify.  
18

19  
20 16. Plaintiff was made aware of damaging credit worthiness, and has made  
21 repeated vein attempts with CRA's to re-investigate reports in dispute requesting  
22 deletion of inaccuracies account # 444796223314... or at the least good standing  
23 status by CRA's reporting of obsolete information after inaccuracy had been  
24 brought to their attention.  
25

26  
27 17. Plaintiff had no knowledge defendant Credit One Bank has been reporting  
28 on his credit profile. Plaintiff has a charged off amount \$2,396 whom to this day

1 had been given no justification for the amount to be collected.

2 18. The Plaintiff reports show that CRA's had received notice of  
3 Plaintiff dispute. Plaintiff had no knowledge of any business relationship with the  
4 defendant. Defendant Credit One Bank has not provided to plaintiff an accounting  
5 of the alleged debt nor any contract or other legal justification for attempting to  
6 collect on the alleged debt.  
7  
8

9  
10 19. Plaintiff obtained and informed his 3 consumer credit reports agencies  
11 Experian, Equifax, Transunion that their credit reports included inaccurate  
12 information. The reports is misleading to such an extent that it can be expected  
13 to adversely affect credit decisions.  
14

15 20. Congress gave consumers the right to dispute the accuracy of information  
16 in credit reports and to require CRAs to conduct a "reasonable reinvestigation"  
17 into the accuracy of a report. Id. 1681i(a)(1)(A).  
18  
19

20 21. Accordingly, a purpose of the FCRA is "to require that consumer  
21 reporting agencies adopt reasonable procedures for meeting the needs of  
22 commerce for consumer credit, personnel, insurance, and other information in a  
23 manner which is fair and equitable to the consumer...." Id. 1681(a).  
24  
25

26 22. Plaintiffs also contends that the credit-reporting agencies did not  
27 investigate these errors, even after the plaintiffs had notified the agencies of the  
28

1 errors on his reports. Defendant violated the Fair Credit Reporting  
2 Act and its California state-law counterparts because (1) they did not use  
3 “reasonable procedures to assure maximum possible accuracy” in reporting debts  
4 discharged in charge off, 15 U.S.C. § 1681e(b), and (2) after being informed of  
5 the credit-report errors, Defendants did not “conduct a reasonable reinvestigation  
6 to determine whether the disputed information [was] inaccurate,” 15 U.S.C. §  
7 1681i(a). See also Cal. Civ. Code §§ 1785.14(b), 1785.16; Cal.

11 23. In order to comply with Section 623(b) when a consumer disputes the  
12 accuracy of information reported by the defendant to a consumer reporting  
13 agency, defendant shall either verify the information with the original account  
14 records within the time period set forth in the Fair Credit Reporting Act or take all  
15 necessary steps to delete the information from the files of all consumer reporting  
16 agencies to which the information was reported. In any situation where the  
17 defendant either knows that no original records exist, or is informed by the  
18 original creditor that no records exist, the defendant shall, within five business  
19 days after receiving the consumer dispute, notify all consumer reporting agencies  
20 to which the information has been provided that the information is to be deleted  
21 from the file of the consumer who has disputed the account.

22 24. Experian, Transunion, Equifax, is a credit reporting agency within the  
23 Meaning FCRA 15 U.S.C 1681 (f).  
24  
25  
26  
27  
28

1  
2 25. Consumer credit reporting is a consumer report within the meaning FCRA  
3 15 U.S.C 1681 a(d).  
4

5 26. The FCRA 15 U.S.C sec 1681b defines the permissible purposes for  
6 which A person may obtain a consumer credit report. As to defendants  
7 inquiry pull, the Plaintiff is/ was not at any given time involved in the any  
8 related underlying credit transaction, nor had Plaintiff participated in the any  
9 transaction in writing otherwise.  
10  
11

12 27. The actions of the defendant obtaining consumers credit  
13 report With no validation for permissible purposes or contract bearing signature  
14 between Defendant and plaintiff consent are clear and willful violations of FCRA,  
15 15 U.S.C §1681b and an illegal practices against Plaintiff's right to privacy.  
16  
17  
18

19 28. Plaintiff discovery of violations brought forth herein occurred in  
20 January 2018 and are within statute of limitations as defined on the FCRA, 15  
21 U.S.C sec 1681p FDCPA 15 U.S.C Sec. 1692k (d).  
22  
23  
24

25 **v. CAUSE OF ACTION**  
26

27 **FIRST CAUSE OF ACTION**  
28

1 Violations of FDCPA 15 U.S.C 1962 e,g  
2 (as against defendant(s): CREDIT ONE BANK  
3

4 29. Plaintiff re-alleges and incorporates paragraphs 9-28. Plaintiff is a  
5 Consumer within the meaning of the FDCPA 15 U.S.C sec 1692a (3)  
6 Credit One Bank are debt collectors within the meaning of  
7 FDCPA 15 U.S.C. sec 1692a(6)  
8  
9

10 30. Plaintiff re-alleges and incorporated paragraphs 9-28. Based on the  
11 Foregoing consumers credit reports. The defendant FDCPA violations  
12 include but are not limited to the following:  
13  
14 Credit One Bank violated 15 U.S.C. § 1692e(8) communicating or threatening to  
15 communicate to any person credit information which should be known to be  
16 false, including the failure to communicate that a disputed debt is disputed.  
17  
18

19 31. Plaintiff re-alleges and incorporates paragraphs 9-28. Defendants  
20 violated the FDCPA. Defendants violations include, but are not limited to, the  
21 following:  
22

23 (a) The Defendants violated 15 U.S.C. § 1692d by engaging in conduct  
24 the natural consequence of which is to harass, oppress, and abuse persons in  
25 connection with the collection of the alleged debt;  
26  
27

28 (b) The Defendant violated 15 U.S.C. § 1692e(2) by misrepresenting the



1 legal status of the debt;

2  
3 (c) The Defendant violated 15 U.S.C. § 1692e(10) by using a false  
4 representation and deceptive means to collect or attempt to collect any debt or  
5 to obtain information regarding a consumer;

6  
7 (d) The Defendant violated 15 U.S.C. § 1692 f by using unfair or  
8 unconscionable means to collect or attempt to collect a debt;

9  
10 (e) The Defendant violated 15 U.S.C. § 1692f(1) by attempting to  
11 collect an amount not permitted by law.

12 32. As a result of the above violations of the FDCPA, Defendants are liable  
13 to the Plaintiff for Plaintiff's actual damages, statutory damages, and court fees  
14 and costs Pursuant to 15 U.S.C. § 1692k  
15

16  
17 **SECOND CAUSE OF ACTION**

18 **AS AGAINST DEFENDANT(S):**

19  
20 Violations of FCRA 15 U.S.C 1681s-2 (a)(3), 1681b

21 (as against defendant(s): Credit One Bank

22  
23 33. Plaintiff re-alleges and incorporates paragraphs 9-32. Based on the  
24 Foregoing consumers credit reports. The defendant FCRA violations  
25 include but are not limited to the following:

26 Experian, LLC violated 15 U.S.C. § 1681s-2 (a)(3) Duty to  
27 provide notice of dispute. If the completeness or accuracy of any information  
28

1  
2 furnished by any person to any consumer reporting agency is disputed to such  
3 person by a consumer, the person may not furnish the information to any  
4 consumer reporting agency without notice that such information is disputed by  
5 the consumer.  
6

7 34. Plaintiff re-alleges and incorporated paragraphs 9-32. Based on the  
8 Foregoing consumers credit reports. The Defendants willfully & negligently  
9 violated the FCRA. Defendant's violations include, but are not limited to, the  
10 following: 1681s-2(a)(3). §  
11  
12

13 35. Subsection 1681s-2(b) provides that, after receiving a notice of dispute, t  
14 he furnisher shall: 1681i(a)(2) (requiring CRAs promptly to provide such  
15 notification containing all relevant information about the consumer's dispute).  
16 See § These obligations are triggered "upon notice of dispute"-that is, when a  
17 person who furnished information to a CRA receives notice from the CRA that  
18 the consumer disputes the information. Section 1681s-2(b) imposes a second  
19 category of duties on furnishers of information.  
20 conduct an investigation with respect to the disputed information; (A)  
21 review all relevant information provided by the [CRA] pursuant to section  
22 1681i(a)(2) . ; (B) report the results of the investigation to the [CRA]; (C)  
23 if the investigation finds that the information is incomplete or inaccurate, report  
24 those results to all other [CRAs] to which the person furnished the information . ;  
25 and (D) if an item of information disputed by a consumer is found to be  
26 inaccurate or incomplete or cannot be verified after any reinvestigation under  
27 paragraph (1) . (i) modify . (ii) delete[or] (iii) permanently block the reporting  
28

1 of that item of information [to the CRAs].  
2  
3

4 **THIRD CAUSE OF ACTION**

5 **VIOLATION OF Rosenthal Fair Debt Collection Practices Act, *Cal. Civ. Code***

6 **§1788 et seq. (RFDCPA)**

7 **(As against Defendant(s) Credit One Bank**  
8  
9

10 36. Plaintiff alleges and incorporates the information in paragraphs 9 through 35.

11  
12 37. Plaintiff is a consumer within the meaning that is defined by *Cal. Civ. Code* §  
13 *1788.2(h)*  
14

15 38. Defendants are debt collectors within the meaning of §1788.2(c)  
16

17 39. Defendant violated the §1788.17 of the RFDCPA by continuously failing to  
18 comply with the statutory regulations contained within the FDCPA, 15  
19 *U.S.C. §1692 et seq.*

20 i. Defendant violated §1692d of the FDCPA by engaging in conduct the natural  
21 consequence of which is to harass, oppress, or abuse the Plaintiff.

22 ii. Defendant violated §1692d(5) of the FDCPA by causing a telephone to ring  
23 repeatedly and continuously with the intent to annoy, abuse, and harass  
24 Plaintiff.  
25

26 **v. REQUEST FOR RELIEF**

27 **WHEREFORE**, the Plaintiff requests : Credit One Bank

28 40. That this court grants judgment against defendant for first claim for

1 Relief 1.) actual damages by jury 2.) punitive & statutory damages 15

2 U.S.C sec 1692 (1) 1692 f(6) remedies 1692 k, Rosenthal act \$1,000

3 Per statue 3.) legal cost and fees. 4.) Any relief as the court see fit.

4  
5  
6 41. That this court grants judgment against defendants for second claim for

7 Relief 1.) actually damages to be determined by jury 2.) punitive and

8 statutory damages FCRA 15 U.S.C sec 1681b \$5000.00 3.) court fees and

9 cost 4.) any reliefs as court see fit.

10  
11  
12 42. That this court grants judgment against Defendants for: Third claim for

13 relief pursuant to the Rosenthal Fair Debt Collection Practices Act, *Cal. Civ.*

14 *Code §1788.30(b)*, and Costs and reasonable attorneys' fees pursuant to the

15 Rosenthal Fair Debt Collection Practices Act, *Cal. Civ. Code §1788.30(c)*, and

16 any other relief that this Honorable Court deems appropriate.

17 1.) Actual damages to be determined by jury 2.) punitive & statutory

18 damages pursuant to the Rosenthal Fair Debt Collection Practices Act, *Cal. Civ.*

19 *Code §1788.30(b)*, *§ 1785.25(a)* \$1,000.00 3.) Court fees and cost pursuant to

20 the Rosenthal Fair Debt Collection Practices Act, *Cal. Civ. Code §1788.30(c)*

21 4.) Any relief as court sees fit.

22  
23  
24  
25  
26  
27 **Date:**

1 Sign:

2 Print: Miguel Martinez

3  
4  
5 **DEMAND FOR JURY TRIAL**

6 Plaintiff hereby request a jury trial on all issues raised in this complaint  
7  
8  
9

10 Date: 8/27/2018

11 Sign: Miguel Martinez

12 Print: Miguel Martinez  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

**CREDIT ONE BANK #444796223314\*\*\*\***

PO BOX 98872  
LAS VEGAS, NV 89193-8872  
(877) 825-3242

<b>Date Opened:</b>	07/08/2013	<b>Date Updated:</b>	07/15/2018	<b>Pay Status:</b>	>Charged Off<
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	Paid Monthly
<b>Account Type:</b>	Revolving Account	<b>Last Payment Made:</b>	11/15/2017	<b>Date Closed:</b>	04/13/2018
<b>Loan Type:</b>	CREDIT CARD	<b>Original ChargeOff:</b>	\$2,396	>Maximum Delinquency of 120 days in 04/2018 and in 06/2018 for \$600<	

Estimated month and year that this item will be removed: 12/2024

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Balance	\$2,396	\$2,309	\$2,223					\$1,693	\$1,785	\$1,690
Scheduled Payment		\$116	\$112					\$85	\$90	\$85
Amount Paid	\$0	\$0	\$0					\$184	\$0	\$69
Past Due	\$2,396	\$600	\$488					\$0	\$0	\$0
Credit Limit	\$1,850	\$1,850	\$1,850					\$1,850	\$1,700	\$1,700
High Balance	\$2,396	\$2,309	\$2,223					\$1,785	\$1,785	\$1,700
Remarks	>PRL<	CBG	CBG							
Rating	C/O	120	120	120	90	60	30	OK	OK	OK

MIGUEL A MARTINEZ | Report number 2200-0842-35 | December 26, 2017 | Print | Download

COMENITYBANK/TRWRDSV	412777770041....	\$699 as of 11/25/2017 01/2016	Open.
----------------------	------------------	--------------------------------	-------

<b>Account name</b>	<b>Account number</b>	<b>Recent balance</b>	<b>Date opened</b>	<b>Status</b>
CREDIT ONE BANK	444796223314....	\$1,693 as of 12/13/2017	07/2013	Open.
PO BOX 98875	<b>Type</b>	<b>Credit limit or original amount</b>	<b>Date of status</b>	
LAS VEGAS, NV 89193	Credit card	\$1,850	08/2014	
877 825 3242	<b>Terms</b>	<b>High balance</b>	<b>First reported</b>	
<b>Address identification number</b>	NA	\$1,785	07/2013	
0558732871		<b>Monthly payment</b>	<b>Responsibility</b>	
		\$85	Individual	
		<b>Recent payment amount</b>		
		\$184		

Account history

2017												2016												2015											
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2014												2013												2012											
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	

Exhibit 13

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PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

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Restricted Delivery Fee (Endorsement Required) \$0.00

Total Postage & Fees \$0.00

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HOLLYWOOD  
 1615 WILCOX AVE  
 LOS ANGELES  
 CA  
 90028-9998  
 0545370028  
 (800) 275-8777 5:43 PM  
 02/01/2018

Product Description	Qty	Final Price
First-Class Mail Letter (Domestic) (CHESTER, PA 19016) (Weight: 0.1b 0.80 Oz) (Estimated Delivery Date) (Monday 02/05/2018)	1	\$0.50
Certified Mail (70143490000226016221)	1	\$3.45
First-Class Mail Letter (Domestic) (ALLEN, TX 75013) (Weight: 0.1b 0.80 Oz) (Estimated Delivery Date) (Monday 02/05/2018)	1	\$0.50
Certified Mail (X016091000005831416)	1	\$3.45
<b>Total</b>		<b>\$7.90</b>

Debit Card Remit'd (Card Name: Debit Card)  
 (Account #: XXXXXXXXXX7691)  
 (Approval #)  
 (Transaction #: 274)  
 (Receipt #: 014044)  
 (Debit Card Purchase: \$7.90)  
 (Cash Back: \$0.00)

Text your tracking number to 28777 (USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit USPS.com USPS Tracking or call 1-800-222-1811.

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Exhibit 14

LOS FELIZ  
1825 N VERMONT AVE  
LOS ANGELES  
CA  
90027-9998  
0545400027  
(800) 275-8777 5:30 PM

07/27/2018

Product Description Sale Qty Final Price

First-Class Mail Letter 1 \$0.50

(Domestic)  
(CHESTER, PA 19016)  
(Weight: 0 Lb 1.00 Oz)  
(Estimated Delivery Date)  
(Monday 07/30/2018)

Certified Mail \$3.45  
(@USPS Certified Mail #)  
(7015091000005831447)

First-Class Mail Letter 1 \$0.50

(Domestic)  
(ALLEN, TX 75013)  
(Weight: 0 Lb 1.00 Oz)  
(Estimated Delivery Date)  
(Monday 07/30/2018)

Certified Mail \$3.45  
(@USPS Certified Mail #)  
(70173380000026628076)

Total \$7.90

Debit Card Remit'd  
(Card Name: VISA)  
(Account #: XXXXXXXXXXXX2954)  
(Approval #: )  
(Transaction #: 866)  
(Receipt #: 020770)  
(Debit Card Purchase: \$7.90)  
(Cash Back: \$0.00)  
(Entry Mode: Chip)  
(AID: A0000000980840)  
(Application Label: US DEBIT)  
(PIN: Verified by PIN)  
(Cryptogram: 52CB01E168BFAE3)  
(ARC: 00)  
(CVR: 420000)  
(IAD: 06010A03600000)  
(TSL: 6800)

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☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.50

Total Postage and Fees \$3.95

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☐ Return Receipt (hardcopy) \$0.00

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.50

Total Postage and Fees \$3.95

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0558732871

**Account name**  
CBC INNOVIS

**Date of request**  
10/27/2016

**Address identification number**  
0558732871

**Comments**  
Installment loan on behalf of LOGIX FEDERAL CREDIT UNI.  
This inquiry is scheduled to continue on record until Nov 2018.

**Account name**  
WFB AUTO

**Date of request**  
09/30/2016

PO BOX 29704  
PHOENIX, AZ 85038  
610 364 3154

**Address identification number**  
0558732871

**Comments**  
Unspecified. This inquiry is scheduled to continue on record until Oct 2018.

**Account name**  
LOGIX FEDERAL CU

**Date of request**  
09/12/2016

PO BOX 6759  
BURBANK, CA 91510  
800 328 5328

**Address identification number**  
0558732871

**Comments**  
Auto loan. This inquiry is scheduled to continue on record until Oct 2018.

Inquiries shared only with you ?

**Account name**  
BARCLAYS BANK DELAWARE

**Date of request(s)**  
12/12/2017

100 SOUTH WEST AVE  
WILMINGTON, DE 19801  
866 283 6635

**Account name**  
BALANCECREDIT.COM

**Date of request(s)**  
12/11/2017  
08/30/2017

180 N WACKER DR STE 300  
CHICAGO, IL 60606  
855 942 2526

**Account name**  
FREEDOM PLUS/CRB

**Date of request(s)**  
12/04/2017

1875 S GRANT ST STE 400  
SAN MATEO, CA 94402  
888 950 4829

**Account name**  
CREDIT ONE BANK

**Date of request(s)**  
11/22/2017

PO BOX 98875  
LAS VEGAS, NV 89193  
877 825 3242

**Account name**

**Date of request(s)**